

|  |                                  |   |
|--|----------------------------------|---|
| <b>Information to identify the case:</b> |                                  |   |
| Debtor 1:                                | John R Smith                     | Social Security number or ITIN: xxx-xx-0514 |
|  | First Name Middle Name Last Name | EIN: --                                     |
| Debtor 2:                                | Lynda K Smith                    | Social Security number or ITIN: xxx-xx-8940 |
| (Spouse, if filing)                      | First Name Middle Name Last Name | EIN: --                                     |
| United States Bankruptcy Court:          | WESTERN DISTRICT OF PENNSYLVANIA | Date case filed for chapter: 13 1/18/23     |
| Case number:                             | 23-20103-CMB                     |   |

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

|  | About Debtor 1:   | About Debtor 2:  |
|--|---|--|
| <b>1. Debtor's full name</b>   | John R Smith  | Lynda K Smith  |
| <b>2. All other names used in the last 8 years</b>   |   |  |
| <b>3. Address</b>  | 116 Madison Avenue<br>Connellsville, PA 15425   | 116 Madison Avenue<br>Connellsville, PA 15425  |
| <b>4. Debtor's attorney</b><br>Name and address  | Jana S. Pail<br>Whiteford, Taylor & Preston, LLP<br>11 Stanwix St, Ste 1400<br>Pittsburgh, PA 15222 | Contact phone 4124003833<br>Email: jpail@wtplaw.com  |
| <b>5. Bankruptcy trustee</b><br>Name and address   | Ronda J. Winnecour<br>Suite 3250, USX Tower<br>600 Grant Street<br>Pittsburgh, PA 15219             | Contact phone 412-471-5566<br>Email: cmecf@chapter13trusteewdpa.com  |
| <b>6. Bankruptcy clerk's office</b><br>Documents in this case may be filed at this address.<br>You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . | U.S. Bankruptcy Court<br>5414 U.S. Steel Tower<br>600 Grant Street<br>Pittsburgh, PA 15219          | Hours open:<br>Mon. - Fri. Pittsburgh Office: 9:00a.m. - 4:30p.m. Erie Office: 9:00a.m. - 4:30p.m.<br><br>Contact phone 412-644-2700<br><br>Date: 2/1/23 |

**For more information, see page 2**



In re:  
John R Smith  
Lynda K Smith  
Debtors

Case No. 23-20103-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Feb 01, 2023

Form ID: 309iPGH

Total Noticed: 24

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).   |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 03, 2023:

| Recip ID | Recipient Name and Address  |
|----------|---|
| db/jdb   | + John R Smith, Lynda K Smith, 116 Madison Avenue, Connellsville, PA 15425-3438                   |
| aty      | + Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541 |
| 15562890 | + Loan Depot.com, LLC, 6561 Irvine Center Drive, Irvine, CA 92618-2118                            |

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                 | Date/Time            | Recipient Name and Address  |
|----------|--|----------------------|---|
| aty      | Email/Text: jpail@wtplaw.com               | Feb 02 2023 00:38:00 | Jana S. Pail, Whiteford, Taylor & Preston, LLP, 11 Stanwix St, Ste 1400, Pittsburgh, PA 15222                           |
| tr       | + Email/Text: bnc@chapter13trusteedpa.com  | Feb 02 2023 00:38:00 | Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702                                  |
| smg      | EDI: PENNDEPTREV                           | Feb 02 2023 05:39:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946                     |
| smg      | Email/Text: RVSVCBICNOTICE1@state.pa.us    | Feb 02 2023 00:38:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946                     |
| smg      | EDI: PENNDEPTREV                           | Feb 02 2023 05:39:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg      | Email/Text: RVSVCBICNOTICE1@state.pa.us    | Feb 02 2023 00:38:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| ust      | + Email/Text: ustregion03.pi.ecf@usdoj.gov | Feb 02 2023 00:38:00 | Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721         |
| cr       | + EDI: RECOVERYCORP.COM                    | Feb 02 2023 05:39:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021   |
| 15562884 | + EDI: CITICORP.COM                        | Feb 02 2023 05:39:00 | Best Buy, P.O. Box 70601, Philadelphia, PA 19176-0601   |
| 15562885 | + EDI: CITICORP.COM                        | Feb 02 2023 05:39:00 | Citi Card/Citibank, P.O. Box 6241, Sioux Falls, SD 57117-6241   |
| 15562886 | + EDI: WFNNB.COM                           | Feb 02 2023 05:39:00 | Comenity Bank/Playstation, P.O. Box 182789, Columbus, OH 43218-2789   |
| 15562887 | + EDI: DISCOVER.COM                        | Feb 02 2023 05:39:00 | Discover Bank, P.O. Box 30939, Salt Lake City, UT 84130-0939  |
| 15564704 | EDI: DISCOVER.COM                          |                      |   |

District/off: 0315-2

User: auto

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Date Rcvd: Feb 01, 2023

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|----------|--|----------------------|--|
| 15562888 | + Email/Text: EBNBKNOT@ford.com        | Feb 02 2023 05:39:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025                 |
| 15562893 | Email/Text: Bankruptcy.Notices@pnc.com | Feb 02 2023 00:38:00 | Ford Motor Company, P.O. Box 542000, Omaha, NE 68154-8000                                    |
| 15562892 | + Email/Text: bkrgeneric@penfed.org    | Feb 02 2023 00:38:00 | PNC Bank, P.O. Box 5580, Cleveland, OH 44101   |
| 15562895 | + EDI: RMSC.COM                        | Feb 02 2023 00:38:00 | Pentagon Federal Credit Union, 2930 Eisenhower Avenue, Alexandria, VA 22314-4557             |
| 15562896 | + EDI: RMSC.COM                        | Feb 02 2023 05:39:00 | SYNCB/Amazon, PO Box 965015, Orlando, FL 32896-5015  |
| 15562897 | + EDI: RMSC.COM                        | Feb 02 2023 05:39:00 | SYNCB/Levin, P.O. Box 965036, Orlando, FL 32896-5036   |
| 15562898 | + EDI: RMSC.COM                        | Feb 02 2023 05:39:00 | SYNCB/Lowes, P.O. Box 965005, Orlando, FL 32896-5005   |
| 15563295 | + EDI: RMSC.COM                        | Feb 02 2023 05:39:00 | SYNCB/TJX, P.O. Box 965015, Orlando, FL 32896-5015   |
| 15562899 | + EDI: WTRRN BANK.COM                  | Feb 02 2023 05:39:00 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 15562900 | EDI: CITICORP.COM                      | Feb 02 2023 05:39:00 | TD Bank/Target Credit, PO Box 673, Minneapolis, MN 55440-0673                                |
|          |  | Feb 02 2023 05:39:00 | The Home Depot/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497                                 |

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address   |
|----------|---------------|--|
| cr       |               | LOANDEPOT.COM, LLC   |
| 15562883 |               | Amber Smith  |
| 15562891 |               | Nicole Smith   |
| 15562889 | *+            | Ford Motor Company, P.O. Box 542000, Omaha, NE 68154-8000  |
| 15562894 | *P++          | PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, P.O. Box 5580, Cleveland, OH 44101 |

TOTAL: 3 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 03, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 1, 2023 at the address(es) listed

District/off: 0315-2

User: auto

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Date Rcvd: Feb 01, 2023

Form ID: 309iPGH

Total Noticed: 24

**below:**

| <b>Name</b>                         | <b>Email Address</b>   |
|-------------------------------------|--|
| Brian Nicholas                      | on behalf of Creditor LOANDEPOT.COM LLC bnicholas@kmlawgroup.com                 |
| Jana S. Pail                        | on behalf of Joint Debtor Lynda K Smith jpail@wtplaw.com llescallette@wtplaw.com |
| Jana S. Pail                        | on behalf of Debtor John R Smith jpail@wtplaw.com llescallette@wtplaw.com        |
| Office of the United States Trustee | ustpre03.pi.ecf@usdoj.gov  |
| Ronda J. Winnecour                  | cmecf@chapter13trusteewdpa.com   |

TOTAL: 5